

Certificate of Notice Page 1 of 6
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Thomas J Capizzi
 Debtor

Case No. 15-18177-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: John
 Form ID: pdf900

Page 1 of 1
 Total Noticed: 9

Date Rcvd: Oct 26, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2016.

db #+Thomas J Capizzi, 171 Chapel Lane, Brownstown, PA 17508-5054
 aty +Maschmeyer Karalis P.C., 1900 Spruce Street, Philadelphia, PA 19103-6697
 aty +Paul B Maschmeyer, Maschmeyer Karalis PC, 1900 Spruce Street, Philadelphia, PA 19103-6697
 sp JAMES D. HAGELGANS, Hagelgans & Veronis, LLP, 22 North Duke Street, Lancaster, PA 17602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Oct 27 2016 02:00:03 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 27 2016 01:59:23
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 27 2016 01:59:52 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 cr +E-mail/Text: ally@ebn.phinsolutions.com Oct 27 2016 01:59:04 Ally Financial Inc.,
 P.O. Box 130424, Roseville, MN 55113-0004
 cr E-mail/PDF: gecsed@recoverycorp.com Oct 27 2016 01:56:23 Synchrony Bank,
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2016 at the address(es) listed below:

BARRY A. SOLODKY on behalf of Debtor Thomas J Capizzi bsolodky@n-hlaw.com,
 mbleacher@n-hlaw.com;jsimmerok@n-hlaw.com;dpeiffer@n-hlaw.com;lleaman@n-hlaw.com;dsheaffer@n-hlaw.com
 CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com
 CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,
 J100@ecfcbis.com
 JEREMY JOHN KOBESKI on behalf of Creditor Wells Fargo Bank, NA paeb@fedphe.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor JPMorgan Chase Bank, National Association
 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
 PAUL BRINTON MASCHMEYER on behalf of Attorney Maschmeyer Karalis P.C. pmaschmeyer@cmklaw.com,
 csilvano@cmklaw.com
 PAUL BRINTON MASCHMEYER on behalf of Trustee CHRISTINE C. SHUBERT pmaschmeyer@cmklaw.com,
 csilvano@cmklaw.com
 REGINA COHEN on behalf of Creditor Ally Financial Inc. rcohen@lavin-law.com,
 ksweeney@lavin-law.com
 ROBERT W. SEITZER on behalf of Trustee CHRISTINE C. SHUBERT rseitzer@cmklaw.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Reading DIVISION

In re: CAPIZZI, THOMAS J.

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Case No. 15-18177-JKF

Debtor(s)

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Christine C. Shubert, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 12/07/2016 in Courtroom 3, United States Bankruptcy Court Courthouse, 900 Market Street, Philadelphia, PA 19106. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/24/2016

By: /s/ CHRISTINE C. SHUBERT

Trustee

Christine C. Shubert
821 Wesley Ave
Ocean City, NJ 08226
(609) 938-4191
christine.shubert@comcast.net

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
Philadelphia DIVISION**

In re: CAPIZZI, THOMAS J.

§ Case No. 15-18177-JKF

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Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of :</i>	\$	95,000.00
<i>and approved disbursements of:</i>	\$	34,609.33
<i>leaving a balance on hand of¹:</i>	\$	60,390.67

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors:	\$	0.00
Remaining balance:	\$	60,390.67

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Christine C. Shubert	8,000.00	0.00	8,000.00
Trustee, Expenses - Christine C. Shubert	23.52	0.00	23.52
Attorney for Trustee Fees (Other Firm) - Maschmeyer and Karalis	7,168.00	0.00	7,168.00
Attorney for Trustee Expenses (Other Firm) - Maschmeyer and Karalis	110.68	0.00	110.68
Attorney for Trustee Fees (Other Firm) - Hagelgans & Veronis LLP	31,666.66	31,666.66	0.00
Attorney for Trustee Expenses (Other Firm) - Hagelgans & Veronis, LLP	2,901.79	2,901.79	0.00

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Total to be paid for chapter 7 administrative expenses: \$ 15,302.20
Remaining balance: \$ 45,088.47

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
Remaining balance: \$ 45,088.47

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$110,340.36 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1P	PA Department of Revenue Bankruptcy Division	11,196.93	0.00	4,575.41
2P	Internal Revenue Service	99,143.43	0.00	40,513.06

Total to be paid for priority claims: \$ 45,088.47
Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$94,444.72 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3-3	Navient Solutions, Inc	21,442.06	0.00	0.00
4-2	Navient Solutions, Inc	457.37	0.00	0.00
5	Capital One, N.A.	2,694.31	0.00	0.00
6	Quantum3 Group LLC as agent for Comerity Bank	236.38	0.00	0.00

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
7	American Express Bank, FSB c o Becket and Lee LLP	12,000.03	0.00	0.00
8	American Express Centurion Bank c o Becket and Lee LLP	37,771.89	0.00	0.00
9	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	5,557.40	0.00	0.00
10	PYOD, LLC its successors and assigns as assignee of FNBM, LLC Resurgent Capital Services	1,084.37	0.00	0.00
11	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	4,237.56	0.00	0.00
12	Portfolio Recovery Associates, LLC	2,420.89	0.00	0.00
13	Portfolio Recovery Associates, LLC	1,186.03	0.00	0.00
14	Portfolio Recovery Associates, LLC	5,356.43	0.00	0.00

Total to be paid for timely general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$22,488.87 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1U	PA Department of Revenue Bankruptcy Division	1,529.07	0.00	0.00
2U	Internal Revenue Service	20,959.80	0.00	0.00

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

Prepared By: /s/ CHRISTINE C. SHUBERT
Trustee

Christine C. Shubert
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Ocean City, NJ 08226
(609) 938-4191
christine.shubert@comcast.net

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.